

Certificate Number: 15111-PAE-DE-030738555

Bankruptcy Case Number: 18-10036



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 19, 2018, at 9:26 o'clock AM EDT, Victoria Lyn Cosenza completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 19, 2018 By: /s/Maan Arriane Vendiola for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education